

Oct–Dec 2014

# Red Seas, White Sands, Blue Skies: An American Citizens Services Newsletter



The Embassy of the United States of America cordially invites you to a

## Town Hall Meeting

Sunday, November 9, 2014  
5:30 p.m. – 8:00 p.m.

United States Embassy multi-purpose room  
(Enter via the consular entrance)

Meet The Ambassador of the United States of America  
to the Kingdom of Saudi Arabia

Joseph W. Westphal

Representatives from the  
**American Citizen Services section and Regional Security Office**  
will also take your questions

Light refreshments will be served

Schedule of Events:  
5:30 – 6:15 pm Doors Open and Reception  
6:15 pm – 8:00 pm Official Remarks and Q&A

If you plan on attending, you must **RSVP** prior to noon on Sunday, November 2<sup>nd</sup> by e-mail  
to: [RiyadhACS@state.gov](mailto:RiyadhACS@state.gov)

\*\*\* For security purposes, please provide your full name, date of birth and U.S. passport number in your RSVP. You will need to bring your passport to the event to gain entry. This event is for **adult American passport holders only**. If your child is an American citizen, you or your spouse are welcome to come on behalf of the child. Please indicate this in your RSVP and bring a copy of your ID

## Enrolling in STEP

The Safe Traveler Enrollment Program allows you to enroll your trips with the nearest U.S. embassy or consulate where you are travelling.

STEP is useful when there are emergencies abroad or security issues.

Receive travel warnings and travel alerts about your destination country. This important travel information allows you to make informed decisions about your travel plans.

In the event of a disaster or emergency, STEP makes it easier for the embassy, family or friends to get in touch with you.

We believe that a well-informed traveler is a safer traveler. Enroll [here](#).

FREQUENT TRAVELER?  
Create an account



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## Upcoming Holiday Closures

Oct 5-9 - Eid-Al-Adha holidays  
Oct 12 - Columbus Day  
Nov 11 - Veterans Day  
Nov 27 - Thanksgiving Day  
Dec 25 - Christmas Day

## How to Reach Us

The US Embassy is located in the Diplomatic Quarter, in Riyadh, Saudi Arabia.

**Public hours:** Sunday through Thursday, 1:00pm-3:30pm

Schedule an Appointment:  
<https://evisaforms.state.gov/acs/default.asp?postcode=RID&appcode=1>

**Phone:** (966)(11)488-3800

**US Consulate Jeddah**  
**Public hours:** Sunday through Thursday, 1:00–3:00pm

Schedule an Appointment:  
<https://evisaforms.state.gov/acs/default.asp?postcode=JDD&appcode=1>

**Phone:** (966)(12)667-0080

**US Consulate Dhahran**  
**Public hours:** Sunday through Thursday, 1:00-3:30 pm

Schedule an Appointment: <https://evisaforms.state.gov/acs/default.asp?postcode=dhr&appcode=1>

**Phone:** (966)(13) 330-3200

### Voting Is Now Easier Than Ever Before

Now all U.S. citizens can receive their blank ballots electronically. Depending on the state in which you are eligible to vote, you may get your ballot by email, fax, or internet download. To start, go to [www.FVAP.gov](http://www.FVAP.gov) to complete a new Federal Post Card Application (FPCA), print and sign the form then return it to your local election office in the United States. We recommend overseas U.S. citizens get in the habit of completing FPCAs each January. You should include your email address on the form so it's easier for your election officials to reach you if there is a problem. If your state delivers ballots electronically by fax only, be sure to include your fax number. If you request electronic delivery and include your email address or fax number, you'll receive your blank ballot 45 days before general and mid-term elections and generally 30 days before special, primary, and run-off elections for federal offices. Most states now have voter registration verification websites, and many offer a means of tracking the status of your registration and ballot.

**IMPORTANT NOTE:** States are no longer required to automatically send ballots to voters for an entire election cycle so everyone who wants to vote in U.S. elections from overseas should send in a new Federal Post Card Application in January of each year. See below for additional information on:

[Absentee Voting Basics](#)

[Receiving your Blank Absentee Ballot](#)

[Using an Emergency Write-In Ballot](#)

[Role of Local Election Officials](#)

[Be an Educated Voter](#)

[Registration/Absentee Ballot Request](#)

[Voting and Returning Your Ballot](#)

[Voting Eligibility](#)

[Verifying Your Registration](#)

[Voting and Taxes](#)

*Elections in the United States are being held throughout 2014, with the general elections scheduled for Tuesday, November 4, 2014. During this midterm election year, all 435 seats in the United States House of Representatives and 33 of the 100 seats in the United States Senate will be contested; along with 38 state and territorial governorships, 46 state legislatures (except Louisiana, Mississippi, New Jersey and Virginia), [1] four territorial legislatures and numerous state and local races.*



### Upcoming Election Dates

**Nov 4 - General Election**

**Nov 25 - Mississippi - General Runoff**

**Dec 6 - Louisiana - General Runoff**



*Have a question? As always - FVAP is here to help! While most information can be found at [FVAP.gov](http://FVAP.gov), you can also call us at 1-800-438-VOTE or email [Vote@FVAP.gov](mailto:Vote@FVAP.gov)*

### Reminder – Appointment Required for All ACS Services

In order to reduce your wait time and serve you more efficiently, the American Citizen Services unit uses an online appointment system for all routine services.

This includes passport renewals for adults and minors, reports of birth abroad, adding visa pages, and notarials. If you have an urgent, unforeseen need to travel, such as a death or illness, please contact us at [RiyadhACS@state.gov](mailto:RiyadhACS@state.gov).

Please note that we cannot book appointments over the phone. To make or cancel an appointment, please visit the U.S. Citizens Services Appointment System <https://evisaforms.state.gov/acs/default.asp?postcode=RID&appcode=1>

**Schedule an appointment**

### Leaving Saudi Arabia?

If you no longer live in or travel to Saudi Arabia, or you need to update your registration status so that you no longer receive travel updates and our ACS Newsletter, please go to the [Smart Traveler Enrollment Program \(STEP\)](#).

Updating your status in [STEP](#) will remove you from the mailing list for this newsletter and other Embassy Messages for U.S. citizens traveling to or living in Saudi Arabia.

If you encounter any difficulties or have any questions about our travel registration website, please send an e-mail to [CASTEP@state.gov](mailto:CASTEP@state.gov).

## **IRS Warns Financial Institutions of Scams Designed to Steal FATCA-Related Account Data**

WASHINGTON Sept. 24, 2014 — The Internal Revenue Service today issued a fraud alert for international financial institutions complying with the Foreign Account Tax Compliance Act (FATCA). Scam artists posing as the IRS have fraudulently solicited financial institutions seeking account holder identity and financial account information.

The IRS does not require financial institutions to provide financial account information over the phone or registration passwords or similar confidential



“Tax scams using the IRS name can take many said IRS Commissioner John Koskinen. “People information to anyone.”

provide specific account holder identity information or by fax or email. Further, the IRS does not solicit FATCA account access information.

forms and they are not limited by national borders,” should always be cautious before sending sensitive

Financial institutions directly registered to comply with FATCA and those in jurisdictions that are treated as having in effect intergovernmental agreements (IGAs) to implement FATCA through intergovernmental cooperation have been approached by persons representing themselves as the IRS. The IRS has reports of incidents from multiple countries and continents.

These fraudulent solicitations are known as “phishing” scams. These types of scams are typically carried out through the use of unsolicited emails and/or websites that pose as legitimate contacts in order to deceptively obtain personal or financial information.

Financial institutions or their representatives that suspect they are the subject of a “phishing” scam should report the matter to the Treasury Inspector General for Tax Administration (TIGTA) at 800-366-4484, or through TIGTA’s [secure website](#). Any suspicious emails that contain attachments or links in the message should not be opened, and the email should be forwarded to [phishing@irs.gov](mailto:phishing@irs.gov). More information on prior alerts and scams can be found on [IRS.gov](http://IRS.gov).

## **Interest rates for over and under payments remain the same for the fourth quarter of 2014**

WASHINGTON Sept. 3, 2014 — The Internal Revenue Service today announced that interest rates will remain the same for the calendar quarter beginning Oct. 1, 2014. The rates will be: three (3) percent for overpayments (two (2) percent in the case of a corporation); three (3) percent for underpayments; five (5) percent for large corporate underpayments; and one-half (0.5) percent for the portion of a corporate overpayment exceeding \$10,000.

Under the Internal Revenue Code, the rate of interest is determined on a quarterly basis. For taxpayers other than corporations, the overpayment and underpayment rate is the federal short-term rate plus 3 percentage points.

Generally, in the case of a corporation, the underpayment rate is the federal short-term rate plus 3 percentage points and the overpayment rate is the federal short-term rate plus 2 percentage points. The rate for large corporate underpayments is the federal short-term rate plus 5 percentage points. The rate on the portion of a corporate overpayment of tax exceeding \$10,000 for a taxable period is the federal short-term rate plus one-half (0.5) of a percentage point.

The interest rates announced today are computed from the federal short-term rate determined during July 2014 to take effect Aug. 1, 2014, based on daily compounding.

[Revenue Ruling 2014-23](#) announcing the rates of interest will appear in Internal Revenue Bulletin 2014-40, dated Sept. 29, 2014.

## **TAXPAYER BILL OF RIGHTS**

## **New YouTube Video Discusses Taxpayer Bill of Rights**

WASHINGTON Sept. 15, 2014 — The Internal Revenue Service today released a new YouTube video encouraging taxpayers to learn about the Taxpayer Bill of Rights.

The video, featuring IRS Commissioner John Koskinen, provides information to taxpayers about their rights under the nation’s tax laws.

“I’m pleased that we now have a Taxpayer Bill of Rights, which lays out in plain language 10 fundamental rights included in our tax code,” Koskinen tells viewers in the video, now posted on the IRS YouTube channel.

These rights include the right to: be informed, quality service, pay no more than the correct amount of tax, challenge the IRS’s position and be heard, appeal an IRS decision in an independent forum, finality, privacy, confidentiality, retain representation and a fair and just tax system. “These are important rights for you to understand, and they are important to all of us at the IRS,” Koskinen adds.

The video is part of a longer-term effort by the IRS to help provide information to taxpayers about their rights. The IRS has also created a special section of IRS.gov to highlight the [Taxpayer Bill of Rights](#). The site features recently revised Publication 1, “[Your Rights as a Taxpayer](#),” which now includes the 10 rights. The website will continue to be updated with information as it becomes available.



### Traveler's Checklist

A trip requires careful planning. Listed below are important steps you can take to prepare for a safe trip anywhere outside the United States. In addition, you can search for your destination to view more specific information about that country or area.

#### Getting There

##### *Be Aware of Any Travel Alerts and Warnings for Your Destination*

The State Department issues Travel Warnings to recommend postponing travel to a country because of widespread civil unrest, dangerous conditions, terrorist activity or, in some cases, because the U.S. has no diplomatic relations with the country and may have great difficulty in assisting U.S. citizens in distress. Travel Alerts disseminate information quickly about terrorist threats or other relatively short-term or transnational conditions that could pose significant risks to you and affect your travel plans. U.S. embassies and consulates send out security or emergency messages to alert U.S. citizens to fast-breaking events, such as demonstrations, coups, approaching storms, and crime.

The Department of State urges U.S. citizens living overseas or planning to travel abroad to enroll in the Smart Traveler Enrollment Program (STEP). When you enroll in STEP, we can update you with important safety and security announcements. Enrolling will also make it easier for the embassy or consulate to contact you in the event of an emergency. You should remember to keep all of your information in STEP up to date; it is particularly important when you enroll or update your information to include a current phone number and e-mail address.

#### Do You Have All Required Travel Documents?

Most U.S. citizens must use a U.S. passport to travel overseas and reenter the United States. A passport is an internationally recognized travel document that verifies your identity and citizenship. Only the U.S. Department of State has the authority to issue U.S. passports.

Most foreign countries require a valid passport to enter and leave. Some countries may allow you to enter with only a birth certificate, or with a birth certificate and a driver's license, but all persons, including U.S. citizens, traveling by air, must present a valid passport to reenter the United States. If you are traveling by land or sea, you must provide evidence of both your U.S. citizenship and your identity when you reenter the United States. For many land or sea trips this means you can travel using the new U.S. passport card instead of the normal passport book. Read more about U.S. passport requirements.

What about your children? Some countries have instituted requirements to help prevent child abductions and may require travelers to present proof of relationship to the children and evidence of consent from any non-accompanying parent(s). Visit our child abduction country information pages for information about your destination.

When does your passport expire? Some countries require that a traveler's passport be valid for at least six months beyond the dates of the trip.

TRAVEL.STATE.GOV

Contact the embassy of your foreign destination for more information. Foreign embassy and consulate contact information can also be found in our Country Specific Information pages.

#### Pack Smart!

Pack light so you can move more quickly and have a free hand when you need it. Carry a minimum number of valuables and plan places to conceal them. Check your bags, clothing, and vehicle to make sure you are not carrying any banned items or substances, such as weapons or ammunition, into your destination country. Use covered luggage tags to avoid casual observation of your identity and nationality. Avoid packing IDs, tickets and other vital documents in backpacks or other locations you won't be able to see at all times.

#### Do You Have Photocopies of Your Itinerary and Travel Documents?



Make two photocopies of all your travel documents in case of emergency or if your documents are lost or stolen. Leave one copy with a friend or relative at home. It is always a great idea to let at least one person know exactly where you will be staying and how to contact you in an emergency. Carry the other copy with you stored separately from the originals. Documents to make copies of include:

|                                  |                                 |                  |
|----------------------------------|---------------------------------|------------------|
| Passport ID page                 | Foreign visa (if applicable)    | Itinerary        |
| Hotel confirmation               | Airline ticket                  | Driver's license |
| Credit cards brought on the trip | Traveler's check serial numbers |                  |

#### Your Safety

##### *Prepare to Handle Money Overseas*

- Check and understand the exchange rate before you travel.
- Before you leave, notify your bank, credit card company, or other financial institutions that you are going overseas.
- Avoid carrying cash and consider using traveler's checks or major credit cards instead (but make sure they are accepted at your destination before departing on your trip).
- Change traveler's checks only as you need them.
- Do not flash large amounts of money when paying a bill.

#### Learn about local laws and customs

While traveling, you are subject to the local laws even if you are a U.S. Citizen. Foreign laws and legal systems can be vastly different from our own and it is very important to know what's legal and what's not. If you break local laws while abroad, your U.S. passport won't help you avoid arrest or prosecution, and the U.S. Embassy cannot get you out of jail. Please review the Traveler's Checklist at: [Traveler's Checklist](#) which includes valuable security information for those living and traveling abroad.



## Upcoming Holidays



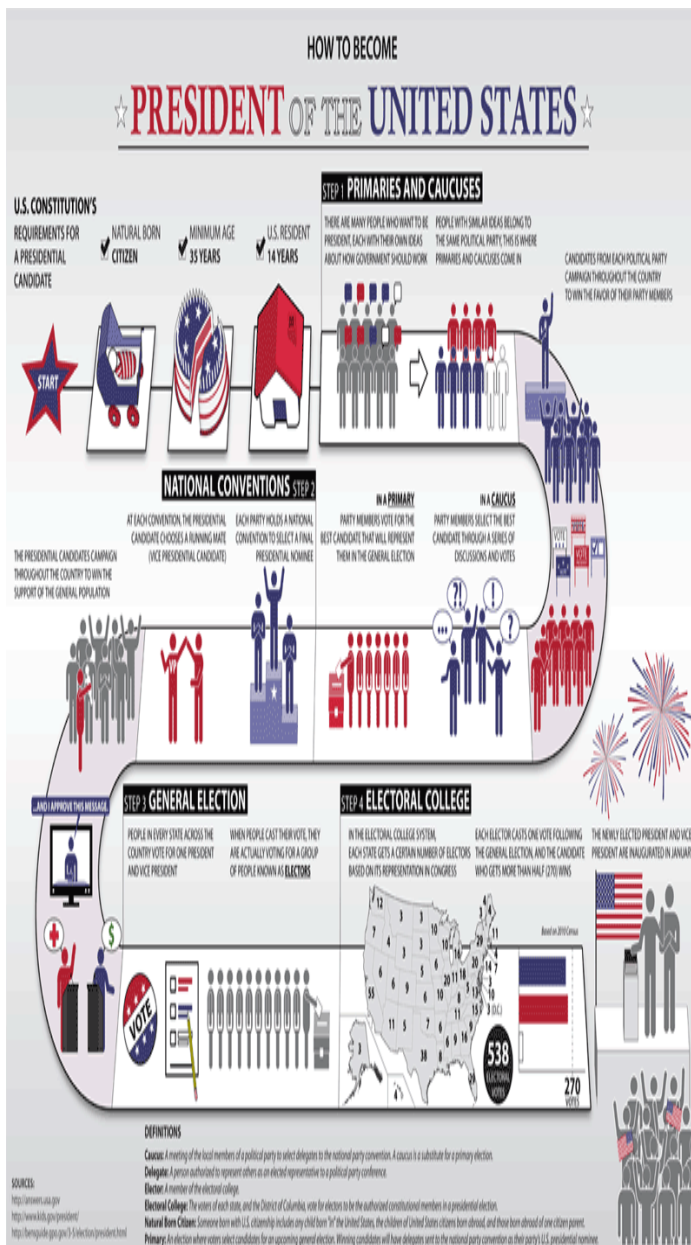
**Columbus Day** is celebrated on the second Monday in October. The day commemorates October 12, 1492, when Italian navigator Christopher Columbus landed in the New World. It was first proclaimed a federal holiday in 1937 by President Franklin D. Roosevelt.

**Veterans Day** is celebrated on November 11. This holiday was originally called Armistice Day and established to honor Americans who had served in World War I. It now honors veterans of all wars in which the U.S. has fought. Veterans' organizations hold parades, and the president places a wreath on the Tomb of the Unknown Soldier at Arlington National Cemetery in Virginia. Thank you to all of you who have served!



**Thanksgiving Day** is celebrated on the fourth Thursday in November. In the fall of 1621, the Pilgrims held a three-day feast to celebrate a bountiful harvest. Many regard this event as the nation's first Thanksgiving. The Thanksgiving feast became a national tradition and almost always includes some of the foods served at the first feast: roast turkey, cranberry sauce, potatoes, and pumpkin pie.

**Christmas Day** is celebrated on December 25. Christmas is a Christian holiday marking the birth of the Christ Child. Decorating houses and yards with lights, putting up Christmas trees, giving gifts, and sending greeting cards have become holiday traditions even for many non-Christian Americans.



## The Election Process

### U.S. Constitution's Requirements for a Presidential Candidate

- At least 35 years old
- A natural born citizen of the United States
- A resident of the United States for 14 years



### Step 1: Primaries and Caucuses

There are many people who want to be president. Each of these people have their own ideas about how our government should work. People with similar ideas belong to the same political party, this is where primaries and caucuses come in. Candidates from each political party campaign throughout the country to win the favor of their party members.



**Caucus:** In a caucus, party members select the best candidate through a series of discussions and votes.

**Primary:** In a primary, party members vote for the best candidate that will represent them in the general election.

### Step 2: National Conventions

Each party holds a national convention to finalize the selection of one presidential nominee.



### Step 3: General Election

The presidential candidates campaign throughout the country in an attempt to win the support of the general population. People in every state across the country **vote** for one president and one vice president. When people cast their vote, they are actually voting for a group of people known as electors.



### Step 4: Electoral College

In the **Electoral College** system, each state gets a certain number of electors, based on each state's total number of representation in Congress.

Each elector casts one electoral vote following the general election; there are a total of 538 electoral votes. The candidate that gets more than half (270) wins the election.

The president-elect and vice president-elect take the oath

